

Caption in Compliance with D.N.J. LBR 9004-1(b)**GOLDMAN & BESLOW, LLC**

Attorneys at Law

7 Glenwood Avenue

Suite 311B

East Orange, New Jersey 07017

(973) 677-9000 (phone)

(973) 675-5886 (fax)

David G. Beslow, Esq. - DGB-5300

Attorney for Debtor, Umit Arat

In Re:

UMIT ARAT

Case No.: 19-20673Judge: VFPChapter: 13**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**The debtor in this case opposes the following (**choose one**):

1. Motion for Relief from the Automatic Stay filed by Caliber Home Loans, creditor,

A hearing has been scheduled for January 16, 2020, at 10:00 am. Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

 Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

 Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

Other (**explain your answer**):

I agree that I owe \$5,528.09 through 12/19. I fell behind because of emergency home repairs. A substantial leak resulted in replaced walls, ceilings and floors. Tiles were removed/replaced. I respectfully request that the Court roll my arrears inside my plan. I will pay January by 1/31/20 and will pay a higher Trustee payment to catch up with what is owed post filing over the rest of my case.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: January 13, 2020

/S/ Umit Arat

Debtor's Signature

Date: 01/13/2020

Umit Arat

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.